Renter’s Insurance

The University does not provide protection against lost, damaged or stolen personal property or for injury to anyone (tenant, guest or visitor) in off-campus housing as a result of their own actions or the actions of others.

The Dean of Students Office and the Beyond the Diag Off-Campus Housing Office encourage you to obtain renter’s insurance as you move in to off-campus housing. In the past, some students have found themselves in very difficult situations, because they were not protected by being properly insured. Most leases state that the landlord is not responsible for damages resulting from theft, fire and/or flood, unless found negligent. Don’t wait until you experience a loss or someone is injured, ACT NOW!

Many landlords strongly recommend or require you to have renter’s insurance, and it provides peace of mind for a small investment.

Renter’s insurance has the same purpose as homeowner’s insurance. It can ensure that you are reimbursed for losses (sometimes minus a deductible) if your personal property is lost, stolen or damaged. It may cover injuries to guests and/or visitors.

It is important that you understand the specific terms and costs of any insurance policy before you sign on the dotted line. Not all insurance policies cover the same losses, so make sure you know specifically what is covered in the policy that you are considering.

The Dean of Students Office and the Beyond the Diag Off-Campus Housing Office are happy to present this listing of local agents that provide renter’s insurance. This list is only intended to provide assistance in locating insurers. Other insurers, such as your car insurance agency, may be able to provide similar coverage.

We do not endorse any of the listed companies, but they have agreed to be included in this handout. If you decide to purchase a renter’s insurance policy, the relationship is entirely between you and the company or agent you select.
Aprill Agency Inc.
703 S. Main St. Ann Arbor, MI 48107
Phone: (734) 662-4507 Fax: (734) 662-4521
E-mail: jackie@aprilagency.com

Ann Arbor Insurance Associates
1925 Pauline Blvd., Ste. D Ann Arbor, MI 48103
Phone: (734) 327-9222 Fax: (734) 327-9225
E-mail: dawn@annarbor-insurance.com

Ann Arbor Insurance Centre
2621 Carpenter Rd. Ann Arbor, MI 48108
Phone: (734) 973-9444 Fax: (734) 973-8318
E-mail: rebeccajohnston@ainsctr.com Web: www.ainsctr.com

Barb Young State Farm Insurance Agency
2411 Oak Valley Dr. Ste. 200 Ann Arbor, MI 48103
Phone: (734) 662-0880 Fax: (734) 662-6162
E-mail: Through Web site Web: www.statefarm.com

Benz Insurance Agency Inc.
3101 E. Eisenhower Pkwy. Ann Arbor, MI 48108
Phone: (734) 971-1000 Fax: (734) 971-0949
E-mail: rsaur@benzinsurance.com Web: www.citizenins.com

Davenport Nationwide Insurance Agency
4343 Concourse Dr. Ste. 130 Ann Arbor, MI 48104
Phone: (734) 327-0176 Fax: (734) 327-0276
E-mail: curtisp@nationwide.com Web: www.nationwide.com

Daryhl G. Covington MEEMIC Insurance
880 South Grove Rd Phone: (734) 480-2245
Fax: (734) 480-2311 E-mail: daryhl.covington@meemic.com
Web: www.meemic.com

Stewart Gordon Meemic Insurance Agency
3376 Washtenaw Ave. Ann Arbor, MI 48105
Phone: (734) 677-1555 Fax: (734) 677-1188
E-mail: Through Web site Web: www.meemic.com

*Note: Limited eligibility